

1/9

10

FIG. 1

SPENDING SOLUTION MADE SOLELY FOR: MR. JOHN SMYTH					
FOR THE MONTH: APRIL, 2001 AT APRIL 1, 2001 ~ 31					
EXPENSES	12	30	34	46	REVENUES/FUNDS
		AG	H2O	AU	FE
SAVE ~ 22	16	\$1,000.00	23.81 HRS	\$4,000.00	BANK ~ 110
CREDIT CARD	18	32		630.00	LESS: MINIMUM BALANCE (1,500.00)
MORTGAGE	1200	28.57 HRS		1,200.00	
HOMEOWNERS DUES	200	4.76 HRS		200.00	
ELECTRICITY	150	3.57 HRS		190.00	
PHONE ~ 50	52	60	1.43 HRS	60.00	52
WATER	30		0.71 HRS	30.00	AVAILABLE BANK BALANCE
HOME INSURANCE	100		2.38 HRS	300.00	
CABLE TELEVISION	50		1.19 HRS	50.00	100
INTERNET SERVICE	20		0.48 HRS	20.00	
TOLL COST	30		0.71 HRS	40.00	4/15/2001
LAUNDRY	50		1.19 HRS	75.00	PAYCHECK ~ 102
CAR PAYMENT	18	350	8.33 HRS	350.00	3,500.00
GAS	60	100	2.38 HRS	130.00	CASH ~ 104
CAR INSURANCE	62	100	2.38 HRS	200.00	50.00
CAR MAINTENANCE	50		1.19 HRS	200.00	64
HEALTH CLUB	100		2.38 HRS	100.00	MONEY MARKET
HAIRCUT	25		0.60 HRS	25.00	12,550.00
PRESCRIPTION	20		0.48 HRS	20.00	106
CHARITY	150		3.57 HRS	220.00	
VACATION ~ 130	300		7.14 HRS	600.00	
ENTERTAINMENT	500		11.90 HRS	580.00	
CLOTHING ~ 70	72	100	2.38 HRS	150.00	74
PERSONAL CARE	100		2.38 HRS	130.00	
TUITION ~ 130	1000		23.81 HRS	9,000.00	
CHILD-ACTIVITIES	250		5.95 HRS	240.00	
LUNCHES	200		4.76 HRS	190.00	
GROCERIES	600		14.29 HRS	640.00	
ETCETERAS	100		2.38 HRS	110.00	
TOTAL		\$6,935.00	165.12 HRS	\$19,680.00	TOTAL
		90	92	94	114 ~ \$19,970.00
114 ~ TOTAL CURRENT FUNDS				\$19,970.00	
94 ~ TOTAL ACCRUED UNSPENT				(\$19,680.00)	
120 ~ NET CUSHION (DEFICIT)				\$290.00	
THIS ITEM IS A NON-MONTHLY EXPENDITURE					

2/9

150

FIG. 2

HOUSING COSTS (MONTHLY)*

- 1) MORTGAGE OR RENT ~ 154
- 2) REAL ESTATE TAXES
- 3) INSURANCE
- 4) HOMEOWNERS ASSOCIATION DUES
- 5) ELECTRICITY
- 6) CABLE
- 7) TELEPHONE
- 8) GAS
- 9) WATER AND GARBAGE COLLECTION
- 10) LANDSCAPING
- 11) MAINTENANCE AND REPAIRS
- 12) EXTERMINATOR
- 13) FURNITURE
- 14) OTHER

\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

152

TOTAL

\$ _____
\$ _____

42

YOUR PERSONAL "MAXIMIZABLE FACTOR"

FROM FIGURE SEVEN

TOTAL ABOVE DIVIDED BY YOUR
PERSONAL "MAXIMIZABLE FACTOR"

40

THE LAST FIGURE IS THE NUMBER OF HOURS YOU HAVE TO WORK EACH
MONTH IN ORDER TO MAINTAIN YOUR RESIDENCE.

*FOR ANY EXPENSES THAT ARE PAYABLE ANNUALLY, ACCRUE ONE-TWELFTH PER MONTH.

170

FIG. 4

THE COST OF CHILDREN (MONTHLY)*

- 1) CHILD CARE ~ 172
- 2) EDUCATION
- 3) EXTRA CURRICULAR ACTIVITIES
- 4) ENTERTAINMENT
- 5) GIFTS AND CLOTHES
- 6) BIRTHDAY PARTIES
- 7) OTHER

\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____
\$ _____

*FOR ANY EXPENSES THAT ARE PAYABLE ANNUALLY, ACCRUE ONE-TWELFTH PER MONTH.

FIG. 3

PERSONALITY COSTS (MONTHLY)*I. AUTOMOBILE

- 1) PAYMENT ~ 162
- 2) GASOLINE
- 3) INSURANCE
- 4) MAINTENANCE
- 5) LICENSES, INSPECTION

\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$

II. CLOTHING

- 1) PURCHASES
- 2) LAUNDRY

\$\$\$\$
\$\$\$\$

III. PERSONAL CARE

- 1) HYGIENE ITEMS
- 2) HAIRCUTS, HAIR SUPPLIES
- 3) HEALTH CLUB
- 4) OTHER

\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$

IV. FOOD

- 1) GROCERIES
- 2) TAKE HOME
- 3) DINING OUT
- 4) LUNCHES (AT WORK)
- 5) SNACKS

\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$

V. MEDICAL (NOT REIMBURSED BY INSURANCE)

- 1) DOCTORS
- 2) DENTIST
- 3) PRESCRIPTION
- 4) OVER THE COUNTER SUPPLIES

\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$

VI. OTHER

- 1) ENTERTAINMENT
- 2) CABLE TELEVISION
- 3) INTERNET SERVICE PROVIDER
- 4) PETS
- 5) CHARITABLE CONTRIBUTIONS
- 6) VACATIONS
- 7) DUES AND SUBSCRIPTIONS
- 8) PROFESSIONAL ASSOCIATION FEES
- 9) ETCETERAS

\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$
\$\$\$\$

*FOR ANY EXPENSES THAT ARE PAYABLE ANNUALLY, ACCRUE ONE-TWELFTH PER MONTH.

4/9

180

FIG. 5

YOUR MONTHLY SAVINGS AMOUNT

MONTHLY TAKE HOME PAY: ~ 184
 10% OF MONTHLY TAKE HOME PAY: ~ 182
 15% OF MONTHLY TAKE HOME PAY: ~ 182
 20% OF MONTHLY TAKE HOME PAY: ~ 182

\$ _____
 \$ _____
 \$ _____
 \$ _____

START SAVING WITH WHAT FEELS COMFORTABLE FOR YOU. EVENTUALLY, YOU WILL BE ABLE TO SAVE MORE, ONCE YOU LEARN HOW TO SPEND PROPERLY. IF YOU HAVE A HEAVY DEBT BURDEN, PART OF THE SAVINGS WILL BE USED TO PAY DOWN THE DEBT. EVENTUALLY YOU WILL SEE YOUR SAVINGS GROW. THEN YOU WILL INVEST YOUR SAVINGS AND SEE YOUR MONEY GROW.

FIG. 6

THE CONVENIENCE OF MONEY AND THE "ALTERNATIVE TO MONEY" (ATM)EXERCISE:

WRITE DOWN AT LEAST FIVE ITEMS, AND THEIR COST, YOU PURCHASED DURING THE PAST WEEK THAT WERE NOT ONLY UNNECESSARY, BUT ALSO NO LONGER IN YOUR POSSESSION.

THE IRONY IS THAT THERE ARE UNDOUBTEDLY MANY THINGS IN THIS CATEGORY, YOU JUST CANNOT REMEMBER ALL OF THEM BECAUSE THEY ARE NOT THAT IMPORTANT! THAT CANDY BAR FROM THE VENDING MACHINE LAST WEDNESDAY WOULD BE A GREAT EXAMPLE.

ITEM #1 ~ 192
 ITEM #2 _____
 ITEM #3 _____
 ITEM #4 _____
 ITEM #5 _____

\$ _____
 \$ _____
 \$ _____
 \$ _____
 \$ _____

TOTAL ~ 194

\$ _____

x 52 WEEKS =

AN ANNUAL COST OF ~ 196

\$ _____

FIG. 7

CALCULATING YOUR "MAXIMIZABLE FACTOR"

202 ~ A = ANNUAL NET SALARY (TAKE-HOME PAY)
\$-----

B = NUMBER OF HOURS PER WEEK AT THE OFFICE

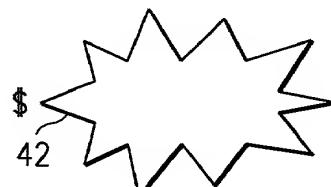
C = NUMBER OF HOURS PER WEEK WORKING AT HOME

D = NUMBER OF HOURS PER WEEK WORKING "ON THE ROAD"

E = B+C+D

F = NUMBER OF HOURS WORKED IN ONE YEAR = $52 \times E$

YOUR "MAXIMIZABLE FACTOR" = A DIVIDED BY F
(YOUR HOURLY RATE)



204

206

208

210

212

6/9

10

FIG. 8

SPENDING SOLUTION MADE SOLELY FOR: MR. JOHN SMYTH					
FOR THE MONTH: APRIL, 2001 AT APRIL 2, 2001 ~ 220					
EXPENSES			REVENUES/FUNDS		
	AC	H2O	AU	48	FE
SAVE	1000	23.81 HRS	\$4,000.00	BANK	\$5,370.00
CREDIT CARD ~ 224			650.00	LESS: MINIMUM	
MORTGAGE	1200	28.57 HRS	1,200.00	BALANCE	(1,500.00)
HOMEOWNERS DUES	200	4.76 HRS	200.00		
ELECTRICITY	150	3.57 HRS	190.00		
PHONE	60	1.43 HRS	60.00	AVAILABLE	
WATER	30	0.71 HRS	30.00	BANK BALANCE	\$3,870.00
HOME INSURANCE	100	2.38 HRS	300.00		
CABLE TELEVISION	50	1.19 HRS	50.00		
INTERNET SERVICE ~ 222	20	0.48 HRS	0.00		
TOLL COST	30	0.71 HRS	40.00	4/15/2001	
LAUNDRY	50	1.19 HRS	75.00	PAYCHECK	3,500.00
CAR PAYMENT	350	8.33 HRS	350.00		
GAS	100	2.38 HRS	130.00	CASH	50.00
CAR INSURANCE	100	2.38 HRS	200.00		
CAR MAINTENANCE	50	1.19 HRS	200.00		
HEALTH CLUB	100	2.38 HRS	100.00	MONEY MARKET	12,550.00
HAIRCUT	25	0.60 HRS	25.00		
PRESCRIPTION	20	0.48 HRS	20.00		
CHARITY	150	3.57 HRS	220.00		
VACATION	300	7.14 HRS	600.00		
ENTERTAINMENT	500	11.90 HRS	580.00		
CLOTHING	100	2.38 HRS	150.00		
PERSONAL CARE	100	2.38 HRS	130.00		
TUITION	1000	23.81 HRS	9,000.00		
CHILD-ACTIVITIES	250	5.95 HRS	240.00		
LUNCHES	200	4.76 HRS	190.00		
GROCERIES	600	14.29 HRS	640.00		
ETCETERAS	100	2.38 HRS	110.00		
TOTAL	\$6,935.00	165.12 HRS	\$19,680.00	TOTAL	\$19,970.00
				94	
TOTAL CURRENT FUNDS			\$19,970.00		
TOTAL ACCRUED UNSPENT			(\$19,680.00)		
NET CUSHION (DEFICIT)			\$290.00		
THIS ITEM IS A NON-MONTHLY EXPENDITURE					

7/9

FIG. 9

SPENDING SOLUTION MADE SOLELY FOR: MR. JOHN SMYTH					
FOR THE MONTH: APRIL, 2001 AT APRIL 3, 2001 ~ 230					
EXPENSES			REVENUES/FUNDS		
	AG	H20	AU		FE
SAVE	1000	23.81 HRS	\$4,000.00	48	
CREDIT CARD			650.00	BANK	110
MORTGAGE ~ 232	1200	28.57 HRS	0.00	LESS: MINIMUM	\$3,970.00
HOMEOWNERS DUES	200	4.76 HRS	0.00	BALANCE	(1,500.00)
ELECTRICITY	150	3.57 HRS	190.00		
PHONE	234	1.43 HRS	60.00	AVAILABLE	
WATER	30	0.71 HRS	30.00	BANK BALANCE	\$2,470.00
HOME INSURANCE	100	2.38 HRS	300.00		
CABLE TELEVISION	50	1.19 HRS	50.00		
INTERNET SERVICE	20	0.48 HRS	0.00		
TOLL COST	30	0.71 HRS	40.00	4/15/2001	
LAUNDRY	50	1.19 HRS	75.00	PAYCHECK	3,500.00
CAR PAYMENT	350	8.33 HRS	350.00		
GAS	100	2.38 HRS	130.00	CASH	50.00
CAR INSURANCE	100	2.38 HRS	200.00		
CAR MAINTENANCE	50	1.19 HRS	200.00		
HEALTH CLUB	100	2.38 HRS	100.00	MONEY MARKET	12,550.00
HAIRCUT	25	0.60 HRS	25.00		
PRESCRIPTION	20	0.48 HRS	20.00		
CHARITY	150	3.57 HRS	220.00		
VACATION	300	7.14 HRS	600.00		
ENTERTAINMENT	500	11.90 HRS	580.00		
CLOTHING	100	2.38 HRS	150.00		
PERSONAL CARE	100	2.38 HRS	130.00		
TUITION	1000	23.81 HRS	9,000.00		
CHILD-ACTIVITIES	250	5.95 HRS	240.00		
LUNCHES	200	4.76 HRS	190.00		
GROCERIES	600	14.29 HRS	640.00		
ETCETERAS	100	2.38 HRS	110.00		
TOTAL	<u><u>\$6,935.00</u></u>	<u><u>165.12 HRS</u></u>	<u><u>\$18,280.00</u></u>	TOTAL	<u><u>\$18,570.00</u></u>
				94	
TOTAL CURRENT FUNDS			\$18,570.00		
TOTAL ACCRUED UNSPENT			<u><u>(\$18,280.00)</u></u>		
NET CUSHION (DEFICIT)			<u><u>\$290.00</u></u> ~ 120		
THIS ITEM IS A NON-MONTHLY EXPENDITURE					

8/9

FIG. 10

SPENDING SOLUTION MADE SOLELY FOR: MR. JOHN SMYTH					
FOR THE MONTH: APRIL, 2001 AT APRIL 15, 2001					
EXPENSES			REVENUES/FUNDS		
	AG	H20	AU		FE
SAVE	\$1,000.00	23.81 HRS	\$4,000.00	BANK	\$5,395.00
CREDIT CARD ~ 224			25.00	LESS: MINIMUM	
MORTGAGE	1200	28.57 HRS	0.00	BALANCE	(1,500.00)
HOMEOWNERS DUES	200	4.76 HRS	0.00		
ELECTRICITY ~ 50	150	3.57 HRS	60.00	250	
PHONE ~ 50	60	1.43 HRS	0.00	50	AVAILABLE
WATER	30	0.71 HRS	0.00		
HOME INSURANCE ~ 52	100	2.38 HRS	0.00	252	BANK BALANCE
CABLE TELEVISION	50	1.19 HRS	50.00	100	\$3,895.00
INTERNET SERVICE	20	0.48 HRS	0.00		
TOLL COST	30	0.71 HRS	40.00	4/15/2001	
LAUNDRY ~ 54	50	1.19 HRS	45.00	PAYCHECK	0.00
CAR PAYMENT	350	8.33 HRS	350.00	254	
GAS ~ 56	100	2.38 HRS	100.00	CASH ~ 104	120.00
CAR INSURANCE	100	2.38 HRS	200.00	256	
CAR MAINTENANCE	50	1.19 HRS	200.00		
HEALTH CLUB	100	2.38 HRS	100.00	MONEY MARKET	12,550.00
HAIRCUT	25	0.60 HRS	25.00		
PRESCRIPTION	20	0.48 HRS	20.00		
CHARITY	150	3.57 HRS	220.00		
VACATION	300	7.14 HRS	600.00		
ENTERTAINMENT ~ 258	500	11.90 HRS	230.00	258	
CLOTHING	100	2.38 HRS	150.00		
PERSONAL CARE	100	2.38 HRS	130.00		
TUITION	1000	23.81 HRS	9,000.00		
CHILD-ACTIVITIES	250	5.95 HRS	240.00		
LUNCHES ~ 260	200	4.76 HRS	90.00	260	
GROCERIES ~ 262	600	14.29 HRS	290.00	262	
ETCETERAS	100	2.38 HRS	110.00		
TOTAL	\$6,935.00	165.12 HRS	\$16,275.00	TOTAL	\$16,565.00
TOTAL CURRENT FUNDS			\$16,565.00		
TOTAL ACCRUED UNSPENT			(\$16,275.00)		
NET CUSHION (DEFICIT)			\$290.00		
THIS ITEM IS A NON-MONTHLY EXPENDITURE					

FIG. 11

